



2161/02-23-01
DN S&AI 7727US
PATENTS

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

RECEIVED

In re application of:

Jonathan Spetner et al.

Serial No.: 09/742,862

Filed: December 20, 2000

For: SYSTEM AND METHOD
FOR MARKETING
PRODUCTS AND
SERVICES

MAR 2 2001

Technology Center 2100

Hon. Commissioner of Patents and Trademarks
Washington, D.C. 20231

CERTIFICATE OF MAILING

I hereby certify that this STATEMENT PURSUANT TO 37 CFR 1.97 AND 1.98, along with any documents indicated as being enclosed, is being deposited in the United States Postal Service as first class mail in an envelope addressed to: Commissioner of Patents and Trademarks, Washington, D.C. 20231 on February 27, 2001.

David H. Chervitz
Reg. No. 32,820
763 South New Ballas Road
St. Louis, Missouri 63141
(314) 872-8118

STATEMENT PURSUANT TO 37 CFR 1.97 AND 1.98

The following information is submitted in accordance with 37 CFR 1.97 and 1.98 and MPEP §609. Enclosed are copies of the references listed on the attached form PTO-1449 for consideration by the U.S. Patent and Trademark Office in the above-identified application and to be made of record therein.

Applicant submits herewith patents, publications, or other information of which he may be aware, which he believes may be material to the examination of this application and in respect of which there may be a duty to disclose.

RECEIVED
MAR 2 2001
Technology Center 2100

The filing of this Information Disclosure Statement shall not be construed as a representation that a search has been made (37 CFR 1.97(g)), an admission that the information cited is, or is considered to be, material to patentability or that no other material information exists.

The filing of this Information Disclosure Statement shall not be considered as an admission against interest in any manner. Notice of January 19, 1992, 1135 O.G. 13-25, at 25.

The Information Disclosure Statement submitted herewith is being filed within three months of the filing date of this application or before the mailing date of a first Office Action on the merits, whichever event occurs last. 37 CFR 1.97(b).

U.S. PATENT DOCUMENTS

AA.	U.S. Patent No. 4,831,526	COMPUTERIZED INSURANCE PREMIUM QUOTE REQUEST AND POLICY ISSUANCE SYSTEM
AB.	U.S. Patent No. 5,231,571	PERSONAL FINANCIAL ASSISTANT COMPUTER METHOD
AC.	U.S. Patent No. 5,446,653	RULE BASED DOCUMENT GENERATION SYSTEM
AD.	U.S. Patent No. 5,523,942	DESIGN GRID FOR INPUTTING INSURANCE AND INVESTMENT PRODUCT INFORMATION IN A COMPUTER SYSTEM
AE.	U.S. Patent No. 5,537,315	METHOD AND APPARATUS FOR ISSUING INSURANCE FROM KIOSK

AF.	U.S. Patent No. 5,590,037	DIGITAL COMPUTER SYSTEM AND METHODS FOR COMPUTING A FINANCIAL PROJECTION AND AN ILLUSTRATION OF A PREFUNDING PROGRAM FOR AN EMPLOYEE BENEFIT
AG.	U.S. Patent No. 5,655,085	COMPUTER SYSTEM FOR AUTOMATED COMPARING OF UNIVERSAL LIFE INSURANCE POLICIES BASED ON SELECTABLE CRITERIA
AH.	U.S. Patent No. 5,752,236	LIFE INSURANCE METHOD AND SYSTEM
AI.	U.S. Patent No. 5,845,256	INTERACTIVE SELF-SERVICE VENDING SYSTEM
AJ.	U.S. Patent No. 5,873,066	SYSTEM FOR ELECTRONICALLY MANAGING AND DOCUMENTING THE UNDERWRITING OF AN EXCESS CASUALTY INSURANCE POLICY
AK.	U.S. Patent No. 5,884,274	SYSTEM AND METHOD FOR GENERATING AND EXECUTING INSURANCE POLICIES FOR FOREIGN EXCHANGE LOSSES
AL.	U.S. Patent No. 5,913,198	SYSTEM AND METHOD FOR DESIGNING AND ADMINISTERING SURVIVOR BENEFIT PLANS
AM.	U.S. Patent No. 5,956,691	DYNAMIC POLICY ILLUSTRATION SYSTEM
AN.	U.S. Patent No. 5,963,926	COMPUTER IMPLEMENTED METHOD, SYSTEM AND APPARATUS FOR PROCESSING VARIOUS TRANSACTIONS USING A PLURALITY OF TRANSACTION CARDS
AO.	U.S. Patent No. 5,974,406	AUTOMATED MATCHING, SCHEDULING, AND NOTIFICATION SYSTEM

AP. U.S. Patent No. 6,009,402

SYSTEM AND METHOD FOR
PREDICTING, COMPARING AND
PRESENTING THE COST OF SELF
INSURANCE VERSUS INSURANCE
AND FOR CREATING BOND
FINANCING WHEN ADVANTAGEOUS

AQ. U.S. Patent No. 6,041,310

METHOD AND SYSTEM FOR
AUTOMOBILE TRANSACTIONS

OTHER FOREIGN PATENTS

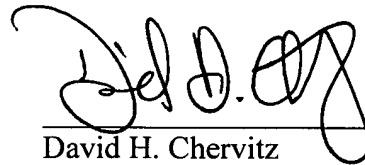
None

OTHER PUBLICATIONS

None

Respectfully submitted,

POLSTER, LIEDER, WOODRUFF
& LUCCHESI, P.C.



David H. Chervitz
Reg. No. 32,820
763 South New Ballas Road
St. Louis, Missouri 63141
(314) 872-8118

DHC
Enclosures